



Not for us -but for all

# CO-OPERATOR

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## NEW HOME FOR HOUSING CO-OPERATIVE

**IT** was announced this month that the Security Management Co-operative had purchased a building at 49 A'Beckett Street to accommodate the offices of the housing societies.

In the 20 years since they made their first loan our housing societies have had several homes. First they were tenants of the Y.C.W. Movement at Elizabeth Street, then shifted to 99 Queen Street, later they returned to Elizabeth Street to avoid rising rent costs. Over the last few years they have shared with the Y.C.W. Co-operative Society the tenancy of Lombard House. This new step will make them sole owners of their own building.

This move is linked with plans for the expansion of the Permanent Building Society and Home Land Co-operative who share both staff and office space with the housing societies.

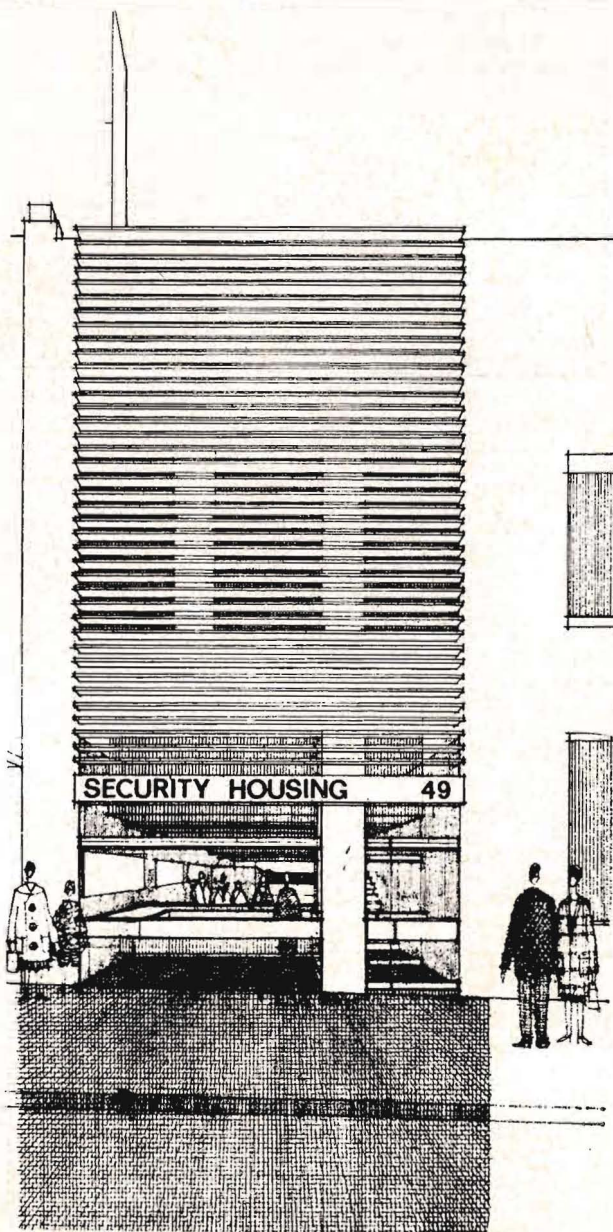
### PLAN TO DOUBLE SIZE

To meet the ever-increasing demand for housing finance the Permanent Building Society has launched a plan to double its size before 1970 with special emphasis on the importance of teaching young people to prepare for the future by saving before marriage. Greater support will be sought from members already in their homes by asking them to help those seeking finance.

With its first sub-division nearing a successful conclusion the Home Land Co-operative is looking forward to making more house blocks available to members at considerable savings. With land prices continuing to rise this co-operative will become of increasing importance in the future.

(CONTINUED ON PAGE 2)

An architect's drawing of the new building.





# EDUCATION FORUM

**A** recent report that Sydney business man, Mr. A. W. Moir intended to investigate "Debtors Anonymous" in America led us to further investigate this organisation.

"Debtors Anonymous", or more correctly the National Foundation for Consumer Credit, is based on the assumption that compulsive buying is akin to alcoholism and can be treated by many of the techniques employed by "Alcoholics Anonymous".

In the last two years over 30 consumer credit counselling services have started with the object of helping people to help themselves by:

- Setting up a family budget and repayment schedule.
- Negotiating reductions in weekly repayments and extension of time to pay.

The service is financed and controlled by community leaders, finance being supplied by businesses and groups interested in the success of the scheme. Initial support has come from retailers, banks, finance companies all interested in credit sales and from public agencies and industrial and labour groups which have a stake in family stability.

Budgets of individual services range from \$U.S.15,000 to \$U.S.25,000 per year but already, as the first enthusiasm dies away, some services are finding difficulty in raising this much money.

But the need for the service has continued to grow. In the first 12 months of operation the Cleveland service with two full-time interviewers took on 810 cases (representing \$U.S.3.2 million in unpaid debts), and handled payments to 7,600 creditors. The Long Island service handled 165 cases in the first two months after formation.

All the services use similar techniques to help the debtor to help himself. The first rule is that husband and wife make their first visit to the counselling service together. All too often part of the problem results from a misunderstanding between marriage partners.

## "Debtors Anonymous"

The second rule is that the counselling applicant fill out a complete statement of income, outgoings and assets. This not only gives the counsellor the complete picture but is often the first time the applicant has sat down to work out his state of affairs.

The third rule is that the applicant must bring all his payment coupons, unpaid bills and statements to the counsellor who can determine how far he is behind.

With these rules fulfilled the applicant, his wife and the counsellor work out a repayment schedule. The first thing the counsellor does is to try to pay as many household expenses as possible. From experience he knows the typical family budget and can offer advice on places to cut down.

He then looks to reduce the monthly outgoings. This may mean selling a car or returning a TV set. In addition, it may be possible to borrow against existing insurance policies, etc.

From that point the counsellor seeks the co-operation of all the creditors in accepting an extension of the terms. Most are willing to co-operate, they see the possibility of 100 per cent recovery of their debt as the alternative of costly legal action and probable loss.

For those operating credit societies there is nothing new in the idea of counselling or in the technique used. What should be of interest is the great need shown in the United States. Obviously most of the thousands seeking help from this new service have had no contact with the very powerful Credit Union Movement there. I wonder how many people in Victoria are in need of similar assistance.

## NEW HOME FOR HOUSING

(CONTINUED FROM PAGE 1)

Despite the obvious shortage of space at Lombard House there has been a reluctance to spread our co-operative over two buildings. However, the location of the new building (only two hundred yards from our present building) should mean very little inconvenience

to members which should be outweighed by the greater services made possible by the increase in working space. Both the housing societies and the Y.C.W. Co-operative Society (which will take over the vacated area in Lombard House) will welcome the additional space.

The housing society architects are at present planning the renovation to 49 A'Beckett Street and the work required to convert it to offices will be carried out over the next two months.



# Council Acts on Consumers' Complaints

The Consumers' Protection Council, formed under State Parliament legislation a year ago, now handles between 60 and 70 complaints each month.

The chairman, Mr. D. T. Bottomley, who is also managing director of Australian Sales Research Bureau Pty. Ltd., said recently that most of the consumers' grievances related to services such as dry cleaning or repairs to household appliances.

However, it was not so much the faulty workmanship that brought complaints before the Council but inability to make satisfactory contact with the company responsible.

Mr. Bottomley pointed out that it is usual for reputable retailers to give dissatisfied customers a hearing and if the merchandise is unsatisfactory they are willing to return it to the manufacturer or supplier. However trouble arose when the customer could not come to grips with the retailer.

Door sales have also been a significant area for complaints and as a result of the Council's findings amendments to the Door Sales Act have been suggested to the Government.

The Council, which meets at least monthly, has three consumer representatives (including two women), a manufacturers' representative, a retailers' representative and the chairman.

Legislation to set up the Council was passed by State Parliament, after stormy debates, and gives it these functions:

- To investigate any matter affecting consumers which is referred to it by the Attorney-General.
- To make recommendations on any matter calculated to protect consumers.
- To consult manufacturers, retailers and advertisers on questions affecting consumers.

The members are: Mr. T. M. Ramsay, managing director of Kiwi Polish Company Pty. Ltd. and past president of the Victorian Chamber of Manufactures; Mr. G. L. McCowan, a director of G. J. Coles Limited and a nominee of the Victorian Retail Traders' Association; Mrs. D. G. Moss, of Camberwell, president of the women's section of the Victorian Country Party, and wife of the president of the Australian Country Party; Mrs. A. Reader, of Chadstone, a nominee of the National Council of Women; Mr. J. L. Waters, general secretary of the Motor Transport and Chauffeurs' Association.

Secretary is Mr. W. McCormack, a Crown Law department official.

## Good Year for Trading

The Y.C.W. Co-operative Society had a good trading year for the 12 months ended 31st March, 1966 according to the board's report which was adopted at the society's 17th annual meeting on Friday, August 26th, 1966.

Features of the year were:—

- Expansion of the co-operative's school uniform business with considerable savings for parents.
- Entry into the men's clothing business.
- Introduction of Home Service Unit Vans to call on members of the Co-operative.
- Expansion of the Insurance Division of the Co-operative.

To meet the great interest being shown in school and men's clothing, the chairman, Mr. W. F. Davey, said the society has opened a new clothing shop at 347 Elizabeth Street, Melbourne. He advised men to try the co-operative's clothing service next time they need a new suit or an overcoat.

Rev. Fr. L. Saleeba, of Dandenong, spoke at the meeting. Fr. Saleeba said consumer co-operation was an excellent means for a person to practice the teaching of Our Lord to love our neighbour. Our neighbour is everybody who needs financial assistance in meeting his daily commitments. The Co-operative enables us to combine to help anyone.

The only disappointment about the annual meeting was the small attendance. The chairman, Mr. Davey, indicated the board of directors will be examining all possibilities to overcome this failing at next year's meeting.

Mr. Davey said that whilst the small attendance could be taken as a vote of confidence in the administration of the society, a true co-operative looked for members to accept more responsibility in the conduct of the co-operative.

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corner**

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# Development Society Adopts New Policy

**THE** sixth annual meeting of the Co-operative Development Society held on July 28, 1966, adopted a policy which makes it responsible for enlisting wider support for the work of co-operative education in Victoria. The Development Society has undertaken to work for the formation of a Co-operative Union in this State so that all true co-operatives will be able to co-operate to bring the advantages of economic co-operation to our community.

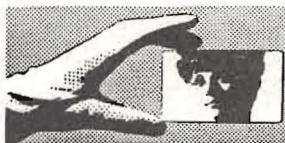
## The full wording of the policy adopted is:

1. The Co-operative Development Society should adopt the policy of working for a Co-operative Union to be formed in Victoria with these objects:
  - (a) To encourage the application of co-operative principles and methods to economic and social needs by the organisation and development of co-operative organisations and associations for distribution, production, manufacturing, marketing, housing, health, insurance, credit and any other services or activities to which co-operative principles and methods may be applied.
  - (b) To carry on, encourage and assist educational and advisory work relating to co-operative enterprises.
  - (c) To protect the interests of co-operatives by appropriate action in making representations to legislative and administrative bodies.
  - (d) To print, publish and circulate any newspaper or other publication in the interests of co-operative enterprises, principles and practices.
  - (e) To render services designed to ensure efficiency and uniformity in the conduct of the business of its member associations.
2. The Co-operative Development Society, maintaining that the formation of such a Union will take time, should undertake to provide an effective "Co-operative Union" function to all co-operatives prepared to use and pay for its services. Upon formation of the Union, the Co-operative Development Society would transfer its function to the Union.
3. To give effect to this undertaking the Development Society should—
  - (a) Promote membership of the Society among all people who have proved their interest in co-operatives and who are prepared to join. Membership would carry with it the normal right to be eligible for election or appointment to the board.
  - (b) Amend any rules necessary. (There are no restrictive rules in the Development Society as it now exists. Only amendments to consider would be enlargement of objects or seeing whether an Association can become a shareholder in the Development Society.)
  - (c) State clearly its functions, future and immediate.
4. That the Co-operative Development Society in temporarily providing the Union's functions would set itself the following functions:
  - (a) Consultative body for co-operatives of all types.
  - (b) Publish a combined co-op. publication.
  - (c) Develop a co-operative and social studies, reference library.
  - (d) Conduct research for all co-operatives.
  - (e) Work for legislation improvements and guard against legislation harmful to co-ops. This is not to take away initiative from individual associations or co-ops.
  - (f) Develop and maintain contact with other educational institutions. e.g., Universities, Institutes, etc.
  - (g) Conduct special schools and seminars on co-operatives. Credit Societies Association will have responsibility for conducting its own education programmes.
  - (h) Train and provide competent speakers for all co-operatives.
  - (i) Distribute from time to time surveys of overseas co-op. news and information.
5. That the Co-operative Development Society would give priority to:
  - (a) **Education:**
    - (i) In existing societies.
    - (ii) In Co-op. Schools, Conferences or Seminars.
    - (iii) Material and speakers for annual meetings.
    - (iv) Co-operator.
    - (v) Inclusion in School Curricula.
  - (b) **Research:** Have a research centre operating. Provide a source of information for anyone who wants to know anything about co-ops. in Australia and overseas. Lay down pattern of collecting and using statistical data available in our own co-ops. Survey Government Statistics and decide on and use those of value to our Co-op. Movement.
  - (c) **Forming a Library.**
  - (d) **Becoming a Co-op. Voice:** Bringing co-ops. to attention of everybody at every opportunity.
  - (e) Interesting individuals and organisations, from outside of co-operatives, in the work of co-operatives.

## OPPORTUNITY FOR SALESMEN

Any experienced furniture or men's clothing salesman interested in seeking a career with the Y.C.W. Co-operative Society should apply to the Secretary, 157 a'Beckett Street, Melbourne (329-6477). All applications will be treated in confidence.





## Woman's Viewpoint

**D**O advertisers really believe woman are so strange? I've just witnessed a television advertisement for that magical current, set flowing by a "flick of a switch", and all it can do through labour-saving devices in the home. I think the little woman had best move out to make room for them.

The image produced of the 2.I.C. in the home is sick anyway—she hangs washing in the main street, looks old prematurely and makes sweeping decisions about the man in her life by the brand of cigarettes he chooses.

After reading a pamphlet on cigarette smoking and the extremely high incidence of lung cancer amongst its indulgers ALL forms of cigarette advertising should be prohibited by law.

### BALANCING THE BUDGET

I am in favour of budget schemes. They definitely train the family to value their earnings and to get the most for their money.

No matter what, that figure written at the top of the budget book must be maintained each week, and then "extras" may be purchased as saved for. In the long run these "extras" are given a new meaning in the family—they have all contributed towards it.

After the first two weeks of settling down on a Budget Scheme all patrons voted it the greatest thing ever to come to our parish and has had no drop outs other than people moving from the area.

And, after all, satisfied customers are still the best advertisement.

—BARBARA RYAN

### Security's Assets near \$8 Million

**A**T the recent annual meeting of Security Management Co-operative the chairman, Mr. J. Doherty, presented a report on the activities of the Security group of co-operative housing societies. The report showed loans to members of over \$7.5 million and accumulated surpluses in management and interest accounts of \$92,000 including the current year's management surplus of \$2,800. Although management fees recently increased from threepence to three cents per share per month this is still only 75 per cent of the four cents allowed by Government Regulation.

At present 1,750 families are buying their homes through the societies plus a further 100 through the Permanent Building Society. Although the amount of cash available is never enough to meet the demand for loans, the group continues to make every effort to gain further allocations for new societies and has had some success in this field. However, all those people who have been saving through the group on one of the tables set out by the Permanent Building Society have obtained their loans when they have become eligible.

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## CREDIT SOCIETY NEWS



**MR. HAROLD EASTWOOD**, a director of St. Pius X Credit Co-operative, a suburb of Adelaide, takes the deposits of some young members at the window of the Society's new permanent office.

St. Pius' first annual report shows that since their establishment in July last year, membership has grown to 250; 59 loans have been granted, totalling over \$8,500; and deposits have been over \$8,000.

The speed of this Society's growth has been little short of phenomenal and is a tribute to the work and dedication of the directors.

### CREDIT SOCIETIES LEND \$4 MILLION

**I**N their Ninth Annual report, the Association of Catholic Co-operative Credit Societies announces that its member societies have lent over four million dollars since the first society was formed in 1954. The average loan has been \$300.

### Y.C.W. CENTRAL ANNUAL MEETING

**T**HE twelfth annual general meeting of the Y.C.W. Central Co-operative Credit Society Limited was held in August and resulted in two new directors being elected to the Board, Mr. Albert De Luca and Mr. Brian Smiddy.

### ASSOCIATION MEETING TO DISCUSS IMPORTANT ISSUES

**A**T this year's Annual General Meeting of the Association of Catholic Co-operative Credit Societies, important issues are to be considered by the component 89 societies, including a change of name and rules to enable the Association to become a State Association of Credit Co-operatives.

The recommended amendments to the Rules are the result of many months discussion by the Association Board, together with societies at present unaffiliated with the Association.

Member Societies are reminded of the venue and date of the meeting: Isabel Ross Memorial Hall, Keppel Street, Carlton—Friday, 16th September, 1966.

### New Credit Society Secretaries

**S**T. GABRIEL'S, Reservoir: After 10 years in the office, Mr. J. Giddens has resigned as Secretary of the first parish credit society within the Association. The new secretary is Mr. A. Delahunt of 31 Frankston Street, Reservoir. Other new secretaries are as follows:

Our Lady's, Ringwood: Mr. B. O'Loughlin of 17 Evon Avenue, Ringwood East.

St. Thomas, Norlane: Mr. A. Benne, 120 Melbourne Road, Norlane.

St. Raphael's, West Preston: Mr. A. Ryan, 18 Vale Street, Reservoir.

Mornington: Miss M. Howes, Laumar Lodge, 61 Bay Road, Mt. Martha.

St. Leonard's, Glen Waverley: Mr. S. Cowan, 20 Kurrajong Avenue, Glen Waverley.

St. Peter and Paul, East Doncaster: Mr. W. Green, 2 Cherry Tree Court, East Doncaster.

Seaford-Pine: Mr. C. Cuthbertson, 60 Austin Road, Seaford.

### Regions Prepare for Association Meeting

**I**N preparation for the annual meeting of the Association each Region within the Association has held meetings of local credit societies.

At Bendigo, 31 directors and officers attended a meeting at which, in addition to considering the rules of the Association, it was agreed to form a Regional Committee, to promote credit societies and their activities in Bendigo and neighbouring centres. Plans were made at the meeting to assist with the formation of a society in Kyabram.

At a Shepparton meeting chaired by Mr. D. Segafredo of St. Brendan's Parish Credit Society, it was agreed to form a new region within the Association, including societies at present operating in Seymour, Shepparton and Wangaratta. The next meeting is planned for Sunday, 20th November, at the home of Mr. L. Gorman of St. Mary's Seymour Credit Society.



## INTERNATIONAL CREDIT UNION DAY

To mark the occasion of International Credit Union Day, 20th October, President Lyndon Johnson has sent the following message to Credit Unions throughout the world.

THE WHITE HOUSE  
(Washington)  
August 3, 1966

**C**REDIT unions serve a valuable individual and collective purpose.

As members save, they fortify themselves against need.

And as they save, they establish a borrowing resource for those who encounter need.

The useful function of credit unions has been recognised in programs of our Federal government. Within the realm of the Office of Economic Opportunity, they are helping to alleviate poverty at home. Through the Peace Corps and the Agency for International Development, they are assisting the peoples of developing countries to gain a measure of economic self-reliance.

I am pleased, then, on the occasion of International Credit Union Day, October 20, 1966, to extend my congratulations and best wishes to the seventeen million Americans and eleven million citizens of more than a score of other lands who are members of credit unions.

Lyndon B. Johnson.

## SPIRITUAL VALUE OF CO-OPS

The Christian co-operative movement is a true form of Apostolic action which strives, in its concern for people's economic security, to make them more Christlike.

This statement was made by Fr. Thomas Madigan in an address to 40 members of St. Raphael's West Preston Co-operative Credit Society Ltd. at its annual general meeting recently.

"Faith is strengthened by economic security; it does not prosper under persecution and hardship but merely struggles for survival. Peace and tranquility provide the best conditions for spiritual growth," he said.

"You are doing a real work of charity that is bound to gain God's blessing. Those who deposit savings with the society gain a realisation that they are attending to the needs of their fellow men; those who take part in the running of the society expand their charity; and those who receive assistance gain a deeper realisation of social charity by knowing that there are people who care about their needs."

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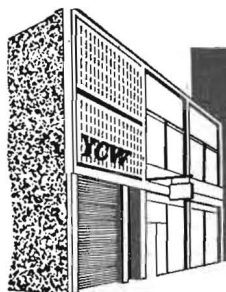
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